

Fill in this information to identify the case:

Debtor 1 Larry Veron Hogg

Debtor 2
(Spouse, if filing)United States Bankruptcy Court for the: Middle District of PACase number 20-01725 HWV**Form 4100R****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of Creditor: M&T Bank

Court claim no. (if known): 1-3

Last 4 digits of any number you use to identify the debtor's account: 4776

Property address:

5611 Mount Pisgah Road
York, PA 17406**Part 2: Prepetition Default Payments**

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____**Part 3: Postpetition Mortgage Payment**

Check one:

☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:	(a)	\$ <u>11,780.16</u>
b. Total fees, charges, expenses, escrow, and costs outstanding:	+ (b)	\$ <u>0.00</u>
c. Total. Add lines a and b.	(c)	\$ <u>11,780.16</u>

Creditor asserts that the debtor(s) are contractually obligated for 04 / 01 / 2022
the postpetition payment(s) that first became due on:

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x/s/ Denise Carlon
Denise Carlon
13 Jul 2023, 13:57:51, EDT

Date 07/13/2023

KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 16106
215-627-1322
bkgroup@kmlawgroup.com
Attorney for Creditor

Bankruptcy Ledger Information:

Borrower:	HOGG,LARRY V	Address:	5611 MOUNT PISGAH ROAD	Prin Bal:	\$54,708 46	Investor Type:	FHMLC
Co-Borrower Name:	HOGG,KATRINA S	City:	YORK	Add Prin Bal:	\$0 00	Investor #:	
Due Date:	12/01/2018	State:	PA	Account Type:	First Mortgage - Conventional Without PMI	Investor Account	
Last Pmt Appd On:	05/01/2023	Zip Code:	17406	Total Pmt Amt:	\$1,090 22	PLS Client ID:	

Filing Information

Bankruptcy Chapter:	Chapter13Filed	Bankruptcy Case Number:	20-01725	Bankruptcy Filing Date:	06/02/2020	Bankruptcy Debtor:	
Bankruptcy Debtor 1 Name:	LARRY V HOGG	Bankruptcy Debtor 2 Name:	KATRINA S HOGG	First Post Petition Due Date:		Current Post Petition Due Date:	04/01/2022
Post Petition Payment Amount:	\$736 26						

Additional Post Petition Amounts Due

No Data Available

Comments

Row Count = 0

Comment Type	Comment Line 1 Description	Comment Line 2 Description	Comment Line 3 Description
No Data Available			

Ledger Information

Row Count = 32

History Entry Source	Ledger Date	Received Amount	Payment Due Date	Activity Description	History Type	Payment Effective Date	Check Date	Check Number	Applied Amount	Post Petition Payment Due Amount	New Suspense Balance
InsideHostSystemGeneratedEntry	11/22/2022			PLAN 1 DISTRIBUTION FROM PLAN 1 SUSP	PostPetitionPlan1				-\$4 18		\$0 00
InsideHostSystemGeneratedEntry	11/22/2022			ATTNY FEES & CST BKY	PostPetitionPlan1				\$4 18		
InsideHostSystemGeneratedEntry	07/21/2022			PRE-PET DISTRIBUTION FROM TRUSTEE SUSP	Trustee				-\$1,191 88		\$4 18
InsideHostSystemGeneratedEntry	07/21/2022		09/01/2018	PRE-PETITION PAYMENT	Trustee				\$1,191 88		
InsideHostSystemGeneratedEntry	07/21/2022			PRE-PETITION PAYMENT ESCROW	Trustee					\$788 77	
InsideHostSystemGeneratedEntry	07/20/2022	\$598 03		TO TRUSTEE SUSPENSE	Trustee		07/13/2022	9014291	\$598 03		\$1,196 06
InsideHostSystemGeneratedEntry	06/17/2022	\$598 03		TO TRUSTEE SUSPENSE	Trustee		06/14/2022	9014083	\$598 03		\$598 03
InsideHostSystemGeneratedEntry	04/19/2022			PRE-PET DISTRIBUTION FROM TRUSTEE SUSP	Trustee				-\$1,794 09		\$0 00
InsideHostSystemGeneratedEntry	04/19/2022			ATTNY FEES & CST FCL	Trustee				\$1,794 09		
InsideHostSystemGeneratedEntry	04/18/2022	\$598 03		TO TRUSTEE SUSPENSE	Trustee		04/12/2022	9013657	\$598 03		\$1,794 09
InsideHostSystemGeneratedEntry	03/21/2022	\$598 03		TO TRUSTEE SUSPENSE	Trustee		03/16/2022	9013439	\$598 03		\$1,196 06
InsideHostSystemGeneratedEntry	02/28/2022	\$598 03		TO TRUSTEE SUSPENSE	Trustee		02/16/2022	9013216	\$598 03		\$598 03
InsideHostSystemGeneratedEntry	01/27/2022			PRE-PET DISTRIBUTION FROM TRUSTEE SUSP	Trustee				-\$598 03		\$0 00
InsideHostSystemGeneratedEntry	01/27/2022			ATTNY FEES & CST FCL	Trustee				\$598 03		
InsideHostSystemGeneratedEntry	01/26/2022	\$598 03		TO TRUSTEE SUSPENSE	Trustee		01/19/2022	9012993	\$598 03		\$598 03
InsideHostSystemGeneratedEntry	12/22/2021			PRE-PET DISTRIBUTION FROM TRUSTEE SUSP	Trustee				-\$598 03		\$0 00
InsideHostSystemGeneratedEntry	12/22/2021			ATTNY FEES & CST FCL	Trustee				\$598 03		
InsideHostSystemGeneratedEntry	12/21/2021	\$598 03		TO TRUSTEE SUSPENSE	Trustee		12/15/2021	9012752	\$598 03		\$598 03
InsideHostSystemGeneratedEntry	12/16/2021			PRE-PET DISTRIBUTION FROM TRUSTEE SUSP	Trustee				-\$1,213 74		\$0 00
InsideHostSystemGeneratedEntry	12/16/2021			ATTNY FEES & CST FCL	Trustee				\$1,213 74		
InsideHostSystemGeneratedEntry	11/22/2021	\$598 02		TO TRUSTEE SUSPENSE	Trustee		11/16/2021	9012502	\$598 02		\$1,213 74
InsideHostSystemGeneratedEntry	10/21/2021	\$615 72		TO TRUSTEE SUSPENSE	Trustee		10/14/2021	9012249	\$615 72		\$615 72
InsideHostSystemGeneratedEntry	09/20/2021			PRE-PET DISTRIBUTION FROM TRUSTEE SUSP	Trustee				-\$552 77		\$0 00
InsideHostSystemGeneratedEntry	09/20/2021			ATTNY FEES & CST FCL	Trustee				\$552 77		
InsideHostSystemGeneratedEntry	09/17/2021	\$552 77		TO TRUSTEE SUSPENSE	Trustee		09/14/2021	9011998	\$552 77		\$552 77
InsideHostSystemGeneratedEntry	07/20/2021			PRE-PET DISTRIBUTION FROM TRUSTEE SUSP	Trustee				-\$188 00		\$0 00
InsideHostSystemGeneratedEntry	07/20/2021			ESCROW SHORTAGE	Trustee				\$144 76		
InsideHostSystemGeneratedEntry	07/20/2021			ATTNY FEES & CST FCL	Trustee				\$43 24		
InsideHostSystemGeneratedEntry	07/19/2021	\$188 00		TO TRUSTEE SUSPENSE	Trustee		07/14/2021	9011479	\$188 00		\$188 00
InsideHostSystemGeneratedEntry	06/23/2021			PRE-PET DISTRIBUTION FROM TRUSTEE SUSP	Trustee				-\$120 00		\$0 00
InsideHostSystemGeneratedEntry	06/23/2021			ESCROW SHORTAGE	Trustee				\$120 00		
InsideHostSystemGeneratedEntry	06/22/2021	\$120 00		TO TRUSTEE SUSPENSE	Trustee		06/16/2021	9011215	\$120 00		\$120 00

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: Larry Veron Hogg
 Debtor(s)

M&T Bank

v.

Larry Veron Hogg

and

Jack N. Zaharopoulos

Trustee

Chapter 13

NO. 20-01725 HWV

ORDER

Upon Consideration of the Certification of Default filed by the Moving Party in accordance with the Stipulation of the parties approved on March 28, 2022 it is ORDERED AND DECREED that:

The Automatic Stay of all proceedings, as provided under 11 U.S.C. Sections 362 and 1301 of the Bankruptcy Reform Act of 1978 (The Code) 11 U.S.C. 11 U.S.C. Sections 362 and 1301 (if applicable), is modified to allow M&T Bank and its successor in title to proceed with the execution process through, among other remedies but not limited to Sheriff's Sale regarding the premises 5611 Mount Pisgah Road York, PA 17406.

The stay provided by Bankruptcy Rule 4001(a)(3) has been waived.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge
Dated: November 9, 2022

Notice Recipients

District/Off: 0314-1
Case: 1:20-bk-01725-HWV

User: AutoDocketer
Form ID: pdf010

Date Created: 11/9/2022
Total: 3

Recipients of Notice of Electronic Filing:

aty	Brent Diefenderfer	bdiefenderfer@cgalaw.com
aty	James Warmbrodt	jwarmbrodt@kmlawgroup.com

TOTAL: 2

Recipients submitted to the BNC (Bankruptcy Noticing Center):

Katrina S. Hogg	5611 Mount Pisgah Road	York, PA 17406
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TOTAL: 1

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: Larry Veron Hogg

Debtor(s)

BK NO. 20-01725 HWV

M&T Bank

Movant

Chapter 13

vs.

Related to Claim No. 1-3

Larry Veron Hogg

Debtor(s)

Jack N. Zaharopoulos,

Trustee

CERTIFICATE OF SERVICE

RESPONSE TO NOTICE OF FINAL CURE MORTGAGE PAYMENT

I, Denise Carlon of KML Law Group, P.C., certify that I am, and at all times hereinafter mentioned was, more than 18 years of age and that on July 13, 2023, I served the above captioned pleading, filed in the proceeding on the parties at the addresses shown below:

Debtor(s)

Larry Veron Hogg
5611 Mount Pisgah Road
York, PA 17406

Attorney for Debtor(s) (via ECF)

Brent Diefenderfer
CGA Law Firm
135 North George Street
York, PA 17401

Trustee (via ECF)

Jack N. Zaharopoulos
Standing Chapter 13 (Trustee)
8125 Adams Drive
Hummelstown, PA 17036

Method of Service: electronic means or first-class mail

Dated: July 13, 2023

/s/ Denise Carlon

Denise Carlon, Esquire
Attorney I.D. 317226
KML Law Group, P.C.
BNY Mellon Independence Center
701 Market Street, Suite 5000
Philadelphia, PA 19106
215-627-1322
dcarlon@kmlawgroup.com